

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/037,827  
Filed : **January 3, 2002**  
Applicant : Dean A. Seifert  
Title: **Method For Receiving Electronically Transferred Funds Using  
An Automated Teller Machine**

Art Unit : 3693  
Examiner : Jason M. Borlinghaus  
Confirmation No. : 6573  
Customer No. : 29052

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**RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated March 27, 2008, the Applicants submit the following remarks along with a Terminal Disclaimer. In light of these remarks and Terminal Disclaimer, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

A request for a three-month extension of time is enclosed. It is not believed that any additional extensions of time or fees for net addition of claims are required. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefore (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No.19-5029.

**Claims** begin on page 2 of this paper.

**Remarks** begin on page 8 of this paper.

**Conclusion** begins on page 10 of this paper.